

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF WISCONSIN**

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In Re:	Case No. 15-30250-beh
Barbara Holzmann aka Barbara Miller,	Chapter 13
Debtor.	

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**ADEQUATE PROTECTION ORDER**

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On November 26 2019, the objection of the debtor to the Motion for Relief From the Automatic Stay and Abandonment filed by Deutsche Bank National Trust Company (“Deutsche Bank”) was heard. Upon consideration of the Motion, the debtor’s objection and after hearing arguments of counsel, the Court finds and concludes, for the reasons stated in the record, that the Motion should be denied but that Deutsche Bank should be granted an adequate protection order pursuant to the following findings and conclusions:

1. The debtor is ordered to make two payments in the sum of \$627.49 each, to cure post-petition default. Debtor must pay such payments so as to be received by Deutsche Bank, on or before December 16, 2019 and January 16, 2020, respectively. Deutsche Bank is granted a

doomsday with regard to these payments. If Deutsche Bank does not receive the payment by January 16, 2020, then on the next day it may obtain relief from the automatic stay upon filing an Affidavit of Default and proposed Order served on debtor, debtor's counsel and the Chapter 13 Trustee.

2. Deutsche Bank is authorized and directed to file a Supplemental Proof of Claim in the amount of \$1,031.00, representing the costs and legal fees associated with the filing of its motion.

3. Deutsche Bank is also granted a six-month doomsday provision with regard to future monthly mortgage payments. The monthly payment is presently \$627.49. Beginning with the payment due for the month of January, 2020 and continuing thereon through June, 2020 all payments shall be made on time, with time being of the essence. Payments are due on the 1st day of each month and there is a fifteen (15) day grace period. All payments shall be made payable to Deutsche Bank and mailed to Carrington Mortgage Services, LLC, Bankruptcy Department, P.O. Box 3730, Anaheim, California 92806. Should the debtor fail to make any one monthly payment so as to be received by the expiration of the grace period during the term of this doomsday provision, then on the next day Deutsche Bank may obtain an order for relief from the automatic stay by the filing of an Affidavit of Default and proposed Order served on debtor's counsel and Chapter 13 Trustee. The debtor shall have seven (7) days thereafter to object. Thereafter, should there be an additional default, Deutsche Bank may file a renewed Motion by letter without the necessity of paying an additional filing.

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